

**AUTOMATED TELLER MACHINE SYSTEM AND METHOD
AND RELAY CENTER**

ABSTRACT OF THE DISCLOSURE

Automated teller machine systems and methods for reducing system development efforts
5 by financial institutions and for providing a financial transaction system that is adapted for using
one or more common ATMs. In addition, systems and methods to simplify settlement processing
of transactions based on ATMs of each financial institution. ATMs and center systems of
financial institutions are dissociated from each other, and a relay center intervenes between them.